Mike Kentfield

1. Citizens Bank
   1. $4.99 maintenance fee. Waived after 5 transactions or $1,500 average balance.
   2. $50 minimum to open
   3. Checks aren’t free. Unlimited check writing
   4. Debit card (many rewards to chose from)
   5. Direct deposit
   6. No interest
   7. Set up automatic savings
   8. FDIC insured
   9. Online bill pay
2. CitiBank
   1. No monthly fee.
   2. No minimum balance
   3. Checks aren’t free. Unlimited check writing
   4. Online bill pay
   5. Debit card
   6. Direct deposit
   7. No interest
   8. ACH payment
   9. Auto Deductions
   10. FDIC insured
3. Wachovia Bank
   1. No monthly fee
   2. No minimum balance
   3. Auto savings
   4. Debit Card
   5. Free alerts and reminders
   6. Free notary services
   7. FDIC insured
4. PNC
   1. No monthly fee
   2. $25 to open
   3. Online Banking
   4. Debit Card
   5. FDIC insured
   6. Online bill pay
   7. Checks aren’t free
5. TD bank
   1. $15 monthly fee. Waived if at least $100 balance.
   2. No minimum initial deposit
   3. Free first order of checks
   4. FDIC insured
   5. Online Banking and Bill pay
   6. Debit card
   7. Overdraft protection